

Flood Disaster Information

For those communities that experienced damage as a result of the flooding last week, information is available on NH's Office of Energy and Planning Floodplain Management web site to assist affected residents. The Flood Disaster Information page

(<http://www.nh.gov/oep/programs/floodplainmanagement/disaster.htm>) contains links and information about filing a flood insurance claim, repairing your flooded home, removing mold, and rebuilding. This web page also includes information about federal disaster assistance, which will become available if a presidential declaration of disaster is made. A decision on this declaration should be made soon.

Substantial Damage Reminder

As a reminder to building permit officials in communities that participate in the National Flood Insurance Program, before any rebuilding or repairs are permitted for structures located in a special flood hazard area (aka 100-year floodplain), the community must determine if a structure was substantially damaged. As noted in the definition contained in a community's floodplain ordinance, substantial damage means "damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred." If a structure is determined to be substantially damaged, it must meet the construction requirements of the community's floodplain ordinance when it is rebuilt or repaired.

Increased Cost of Compliance Coverage

If a property owner had flood insurance at the time of the flood and their structure is determined by the community to be substantially damaged due to flooding and they are required by the community to meet certain building requirements contained in your community's floodplain ordinance, the property owner may be eligible for the Increased Cost of Compliance (ICC) coverage in their policy. Flood insurance policyholders can get up to \$30,000 to help pay the costs to bring their home or business into compliance with their community's floodplain ordinance. Eligible policyholders should contact their insurance company for more information. A web link with more information about ICC is included below.

To learn more about the substantial damage requirements and ICC, please check out the following web sites:

FEMA's Floodplain Management Requirements - A Study Guide and Desk Reference for Local Officials Unit 8 - Substantial Improvement and Substantial Damage

http://www.floods.org/Certification/FEMA_480/NFIP_SG_Unit_8_Substantial_Damage.pdf

Answers to Questions about Substantially Damaged Buildings

<http://www.fema.gov/hazard/flood/pubs/lib213.shtm>

Increased Cost of Compliance Coverage

<http://www.fema.gov/business/nfip/icc.shtm>

The Office of Energy and Planning will also be sending building officials in affected communities a letter with more information about substantial damage and ICC soon.

Please contact me if you have any questions or need further assistance.

Sincerely,

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